

## PUT SAVINGS IN HOMES INSTEAD OF THE BANKS

People See More Profit and Safety in Suburban Land.

RUSH FOR COTTAGES.

Manhattan's Millions Begin to Overflow Along Subways.

People are buying more small houses in the suburbs than ever before.

Although builders plan to finish 12,000 houses in all the outlying districts this year, the demand grows with every week. It is said that twice as many houses could be sold this year if they could be built.

"I never saw such a demand for one-family and two-family houses," said Jacob Hirsch yesterday. "Builders in the north Bronx and on Long Island can put up a whole town of 500 to 1,000 houses in one operation and sell every house at a good profit."

Mr. Hirsch is one of the old Manhattan operators who made his most successful deals on upper Fifth avenue, Central Park West, along Riverside Drive and on Washington Heights.

**Home Their Savings Banks.**

"The demand for such houses is wonderful," he continued. "It is a most remarkable movement. The buyers are persons who have from \$5,000 to \$50,000 in the savings banks. They are transferring their savings into homes for two reasons—first, because they believe the advance in real estate values will be larger than the interest they could get; second, because the new rapid transit lines will enable them to live away from crowded flat-house districts."

Mr. Hirsch and other far-seeing Manhattan operators have examined the Long Island movement very carefully. They say that the purely home factor makes it absolutely sound in all districts where home-building is a part of the development. They say that Brooklyn offers a splendid illustration of how the early buying of lots progresses rapidly into handsome improvement with cottage homes.

The ultimate buyers are all investors, even though they pay by instalments," said Mr. Hirsch. "Even should bad times come, there would be no danger of a serious reaction because there are no

extensive speculative holdings to be sacrificed."

**Popular Wave to Suburbs.**

High prices for lots, which have been realized at the large flat auction sales, have been bid by home investors, who are not professional real estate operators. Although 20,000 lots were sold at auction last spring to a similar class of buyers, the first big offerings this fall show that there are just as many more home-seekers who want lots. Most of the buyers are valuing real estate instead of savings banks as the best place for their savings.

That the interest in suburban development is not confined to quiet suburban cottages will grow until it takes the form of a popular wave, it is said by the real estate operators.

New York's popularity is increasing so fast that Manhattan does not offer a real home for any one who does not wish the hotel or boarding-house manner of living.

Immigration is the chief source from which the millions pour into the metropolis. The course of immigrant streams for many past decades indicates that the new-comers will appear in constantly larger volumes.

The World Almanac shows that not many more than 8,000 immigrants came here in 1905. By 1900 the stream had risen to 150,000 a year. In 1890 it was 85,000. It had reached 47,000 in 1880. Ten years more carried it well over the half-million mark. It crossed 555,000 in 1903. It was 1,037,420 in 1905. During the first six months of the present year over 2,000,000 immigrants came here. The total for the entire year is estimated at 4,000,000.

More than twenty per cent of the immigrants who land at Ellis Island make their homes in New York or its suburbs. They stay here long enough to make their presence felt in the already congested immigrant districts. Each immigrant brings some money. They go to work and swell the country's output of industry.

There is little wonder that builders are forced to add whole cities of new habitations every year to New York's population. The population of New York and its suburbs has increased 25,000 during the past year. These are not more than a dozen cities in the United States which have a larger population than 25,000. And the rate of New York's increase bids fair to keep above 200,000 a year. It ought to increase steadily as it has increased in the past.

To house New York's new people, builders must finish houses every year for as many persons as inhabit such big cities as Pittsburgh, which, at the 1900 census, according to The World Almanac, had a population of 321,515; New Orleans with 187,191; Detroit with 172,712; Newark with 160,000; Jersey City with 145,430; Louisville with 124,751; Minneapolis with 122,718; Providence with 115,597.

The only cities in the United States which had more than 100,000 people by the 1900 census were: Cincinnati, 321,502; San Francisco, 342,787; Buffalo, 352,837; Cleveland, 381,785; Baltimore, 508,927; Boston, 560,892; St. Louis, 575,235; Philadelphia, 1,293,697; Chicago, 1,698,735; New York, 3,437,802.

**Flood to Burst Barriers.**

But New York's new suburban expansion is not like any corresponding development which could take place in other big cities. New York City is on an island. It has been walled in by two huge rivers and the bay from spreading east, west or south. It has spread north for twenty miles until lots at that distance from the business centres are selling between \$4,000 and \$5,000 each. Yet on the east, west and south lines lots at an equal distance are selling from \$200 to \$500 each.

Such is New York's condition at the start of the new expansion. The new suburbs are to eliminate soon the great natural barriers. Immense waves of population will flood over these east, west and south barriers into the cheap outlying districts. In the matter of land

value, it is expected that the newly-opened home centres will make up with a rush for all the long decades during which they have been dormant while New York was expanding north along its narrow island.

**Manhattan Left to Business.**

These facts are the foundation of the insatiable demand for small houses in the suburbs. The demand is not confined to streets and avenues which existed only on maps a year or two ago and are being rapidly paved level with the rest of the city.

As the rush of cottage-builders covers Manhattan, the city's business centre is being left to its own devices. Manhattan is losing their old rustic character to be crowded with brick and stone structures of the modern type.

In Manhattan itself skyscrapers are rising like the clouds. Business houses are being built in the old-fashioned style. The entire island south of Central Park is being transformed for centuries in the distance to be left a highland alone with its sombre, deserted canyons of steel and masonry, its caravans and its policemen.

**Building 2,300 Houses.**

Building operators in Queens are devoting most of their attention to new plans. During the past spring and summer hundreds of houses were erected. Part of the operations were conducted as speculative ventures. Others were contracts between lot-owners and builders. All the dwellings have been removed from the sales market.

At the start of the active Queens movement it was thought that construction plans were sufficiently extensive to satisfy the summer and fall demand. The development of the east ward was not expected. Consequently the supply has been so small it is conservatively estimated that less than one-tenth of prospective home-seekers have been able to find houses.

Judging from present indications the active market in Queens will be maintained through the entire winter. The habit of building will be carried on simultaneously with the development of additions to the principal home sections. Along the lines of the Long Island Railroad, from Jamaica to Hollis, plans are in preparation and permits have been granted for 2,300 houses, ranging in cost from \$1,500 to \$15,000 each. It is believed that many builders now engaged in the older wards of Brooklyn and Manhattan will transfer their activities to Queens in the near future. Before spring, builders expect to have a supply of finished dwellings to satisfy the immediate demand.

**East Williston Sees the Race.**

Perhaps the immediate interest of the week has centered at East Williston, where the great Vanderbilt cup race is on to-day. It is the centre of the millionaire colony. Such events fill the district with rich visitors. Cottage owners rent their rooms at fancy prices.

Hundreds of small investors are at East Williston to-day as guests of the East Williston Land Company, which is developing the suburb. They have a splendid chance to see the day's racing events. They will not fail to look over the new settlement, for although it has been opened only two weeks, it is bustling with the activities of town-building.

The promoters are building streets, laying sidewalks of broad granite blocks, putting in gas mains and placing big lamps for lighting the thoroughfares. Two fine dwellings are under way, and scores more are to be started soon from contracts already signed.

Large Pittsburgh capitalists who have been highly successful in such comprehensive real estate operations, are being prepared to extend the development in the past two weeks. They have options on a wide surrounding tract, and are prepared to extend the development as soon as the first 1,100 lots shall have been absorbed by home-builders. They say that values of lots in the first sec-

tion will be forced much higher by the opening of the second section.

**Shipping at Massapequa.**

New factors of wide significance are giving added strength to the development of Massapequa. The Queens Hotel and Title Company has had one of the heaviest sale weeks in its history, on account of the certainty that it will be a lot and shipping centre will be established there. Many old purchasers have sent orders for more lots.

At a meeting of the Board of Trade last night, when the matter of dredging the deep waterway was discussed, Commodore William B. Cutting, former Congressman, Townsend Senator, candidate for Supreme Court Judge, and John F. Graham, former Assistant District Attorney of Nassau County, addressed two hundred enthusiastic residents and members in the Massapequa Hotel. The improvements will give a business value to much land.

**For Staten Island Subway.**

The influence of new rapid transit subway considerations was never demonstrated more clearly than it is in Staten Island. Since the Board of Estimate recommended the immediate construction of a subway through the Narrows, it would be an extension of the Fourth Avenue subway. Its effect on property values would be most noticeable, because Richmond is the only undeveloped part of the greater city. It is used to be almost an hour from Manhattan, but now the Municipal Ferry has cut the time to twenty minutes. This has followed by such an increase in population that the city has decided to extend the system westward to Richmond and Stapleton.

The only barrier to the immediate construction of the all-Brooklyn extension is the constitutional provision restricting the city's debt limit. Prominent real estate men will be possible to issue bonds necessary for construction against the subway themselves and not against the credit of the city as a whole. The establishment of a sinking fund would provide for gradually reducing the bonds as the city's credit would not be impaired by its borrowing powers curtailed. New York needs the land for its small home zone. By establishing a new fertile land with close touch with Manhattan, Richmond would develop just as the Bronx was developed several years ago, thereby equalizing values and providing living places for New York's rapidly growing population.

**Battlefield for Home Sites.**

On the north line of expansion another of the few remaining Revolution landmarks will be thrown open to home-builders. Auctioneer D. Phoenix Ingraham will sell on Tuesday, Oct. 16, in the Real Estate Suburban, 20 lots adjoining Pelham Bay Park, opposite the Baychester station of the New Haven Railroad.

Across those rolling fields Col. Glover and an intrepid band of patriots fought a superior detachment of redcoats from Gen. Howe's army, finally vanquishing them. The daughters of the American Revolution have erected a house-let where the tide of battle turned.

The Harlem River division of the New Haven Railroad connects with the Second and Third Avenue "L" lines in fourteen minutes. The Rapid Transit Commission has approved a Westchester avenue extension to the subway to Pelham Bay Park. It provides for a station at Pelham Parkway and Baychester avenue, a stone's throw from the property. The Port Chester Railroad and the New York and Westchester streetcar opening.

Mr. Arnes K. Murphy-Mulligan, of No. 77 Tremont avenue, arranged the sale.

## DEPUTY SHERIFF RUNS FERRY LINE

South Brooklyn Boats to Be Sold at Auction on W.

B. Cutting's Claim.

A sheriff's sale of two of the three boat feet of the South Brooklyn Ferry and Steam Transportation Company will be held at public auction on Oct. 12 next in satisfaction of a judgment of \$775.04 secured by William Bayard Cutting. The boats are operating only by courtesy of the plaintiff, but have been seized by Sheriff Flaherty, of Kings, under the empowering writs of the company.

Officials of the company are making vigorous effort to prevent the seizure of the ferry. They are seeking additional boats or the interposition of the administration, which has had under consideration the purchase of the boats. It appears from the papers that Mr. Cutting made loans to \$5,000 instalments to the company from 83 until 1900, receiving in exchange notes for the various amounts, which remain unpaid. The list of \$5,000 notes is formidable, having been given at frequent intervals until the sum represented in the judgment was advanced. No return being forthcoming, Mr. Cutting, who by reason of the heavy loans is practically owner of the ferry line, decided to get an accounting and settlement. It is believed that his representatives will operate thereafter under new management. The price for which the ferry line was offered to the city was \$3,000,000, so that if Mr. Cutting sells the line to the municipality at that figure the latter will have reaped him a rich return.

Neither at his office nor at the offices of the company would the case be discussed to-day. The seized boats, which run from between the Battery and the foot on Thirty-ninth street, Brooklyn, are under the direct charge now of Deputy Sheriff Adam Meager.

**Appeal to All Citizens**

Headquarters Republican State Committee, No. 12 EAST 30TH ST., NEW YORK CITY. The Republican party asks the support of all citizens. The necessary and legitimate expenses of the campaign will be heavy. No contributions from corporations will be accepted, nor will any contribution be received with any understanding, expressed or implied, that any contributor or special interest will be favored or protected. Subscriptions, large or small, will be welcome from all, irrespective of party, who desire to promote the election of candidates pledged to better administration on behalf of all the people of the State. Such contributions should be sent to George H. Sheldon, treasurer of the Republican State Committee, No. 12 East 30th st., the headquarters of the committee.

TIMOTHY L. WOODRUFF, Chairman Republican State Committee.

## JUDICIAL SLATE IS STILL UNSETTLED.

Murphy Refuses to Discuss Report that He Will Endorse the Nominators' Ticket.

Anxious aspirants for Tammany Hall Supreme Court nominations were unable to discover the intentions of Charles F. Murphy to-day, although they pulled every wire they could get hold of. The Tammany judicial situation appears to be as unsettled to-day as it was a week ago.

There was a report in Tammany circles this afternoon that Mr. Murphy was considering a bold move—the endorsement of the ticket of the judicial nominators. A majority of the candidates picked by the nominators are Democrats. Mr. Murphy refused to discuss the rumor beyond saying that he didn't think there was a chance for

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the endorsement of the entire nominators' ticket. The move has been suggested to him by many prominent Democrats, and Henry B. Johnson, a member of the Judiciary Nominators' Committee, called upon him last night to urge the endorsement as strategic policy.

Hearst stands in the way, however. There are men on the Judiciary nominators' ticket whom he would not stand for unless he backed down from his principles, as expressed before this time.

**INSURANCE MAN WANTED.**

Daniel A. Wilson, thirty-two years old, an insurance agent, who was indicted Sept. 8 last by the Grand Jury on a charge of grand larceny, was arrested last night at his home in Astor Park by Officer Broderick, of that place, on a warrant. He was brought to New York without a requisition.

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# AT MASSAPEQUA.

Another Great Improvement for New York's Greatest Suburb.

The certainty of the widening and deepening of the Massapequa River from the Merrick Road into the Great Island Channel by the United States Government to allow deep-draught ocean vessels to come up into and through the Great South Bay marks MASSAPEQUA AS THE FIRST GREAT PORT AND SHIPPING CENTRE EAST OF NEW YORK. Massapequa did not need this great improvement to become New York's largest suburb, but this fact establishes it beyond any doubt.

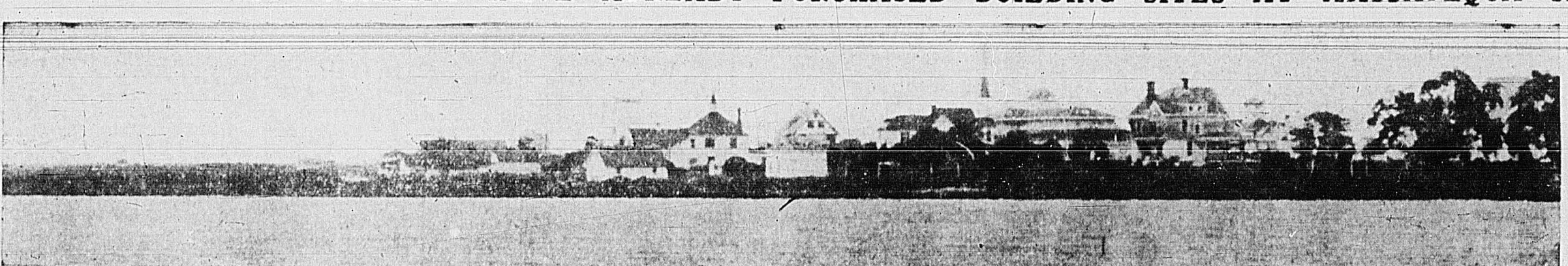
The present great features which have made Massapequa the leader, are—the high ground of the South Side, intersected by the famous Merrick and Hicksville Roads—the magnificent private parks and homes—five of the most beautiful lakes on Long Island—a popular summer centre of over 20 years' duration, with the accompanying sports of golf, boating and tennis—TWELVE MILES FROM NEW YORK CITY limits, just far enough out to escape New York City taxes and cheap development—excellent transit now, with an express station stop, on the Montauk Division, L. I. R. R. (Pennsylvania system), and with electric rapid transit, with a running time of 35 minutes or less to Broadway, upon the completion of the tunnel—Over \$2,000,000 being expended for improvements for this great and permanent development, with uniform restrictions—the property extends from the Great South Bay north of the Montauk Division L. I. R. R., the lots adjoining or within a few minutes' walk of either of the two depots.

**These Features, and Massapequa a Great Port and Shipping Centre, the Magnet of the South Side, Marks It the Great Home and Investment Centre, and the One Great Leader in Suburban Development of To-Day.**

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CHANNEL AT MASSAPEQUA TO BE DEEPENED AND WIDENED BY U. S. GOVERNMENT. The Third Division, the heart of Massapequa, now selling. To-day and to-morrow lots at the opening price \$240 each, \$10 down and \$5 per month. These lots will increase tremendously in value from local development alone. The increase will be tremendous upon the completion of the Pennsylvania Tunnel and electric system.

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